

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name; that I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention or design entitled SYSTEM AND METHOD FOR PROVIDING ELECTRONIC FINANCIAL TRANSACTION SERVICES, the specification which is attached hereto; that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above; and that I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. § 1.56.

I hereby claim U.S. provisional application or foreign priority benefits under 35 U.S.C. § 119 of any U.S. provisional applications or any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior U.S. Provisional or Foreign Application(s)				
			Priority Claimed	
Number	Country	Day/Month/Year Filed	Yes	No
60/204,156		May 15, 2000	X	

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. § 1.56 which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:

<u>Application</u> <u>Serial Number</u>	<u>Date Filed</u>	<u>Status</u>
--	-------------------	---------------

N/A

I hereby appoint:

Jerry W. Mills	Reg. No. 23,005
Robert M. Chiaviello, Jr.	Reg. No. 32,461
Ann C. Livingston	Reg. No. 32,479
Thomas R. Felger	Reg. No. 28,842
Charles S. Fish	Reg. No. 35,870
Kevin J. Meek	Reg. No. 33,738
T. Murray Smith	Reg. No. 30,222
Barton E. Showalter	Reg. No. 38,302
David G. Wille	Reg. No. 38,363
Bradley P. Williams	Reg. No. 40,227
Terry J. Stalford	Reg. No. 39,522
Christopher W. Kennerly	Reg. No. 40,675
Harold E. Meier	Reg. No. 22,428
Douglas M. Kubehl	Reg. No. 41,915
Samir A. Bhavsar	Reg. No. 41,617
Thomas R. Nesbitt, Jr.	Reg. No. 22,075
James J. Maune	Reg. No. 26,946
Roger J. Fulghum	Reg. No. 39,678
Scott F. Partridge	Reg. No. 28,142
James B. Arpin	Reg. No. 33,470
Jay B. Johnson	Reg. No. 38,193
Robert W. Holland	Reg. No. 40,020
James L. Baudino	Reg. No. 43,486
Tara D. Knapp	Reg. No. 43,723
William R. Borchers	Reg. No. 44,549
Brian W. Oaks	Reg. No. 44,981
Luke K. Pedersen	Reg. No. 45,003
Matthew B. Talpis	Reg. No. 45,152
David M. Doyle	Reg. No. 43,596
Keiko Ichiye	Reg. No. 45,460
Jeffery D. Baxter	Reg. No. 45,560
Thomas A. Beaton	Reg. No. 46,543
Kurt M. Pankratz	Reg. No. 46,977
Brian E. Szymczak	Reg. No. 47,120
Thomas J. Frame	Reg. No. P47,232

Patent Agents:

Brian A. Dietzel	Reg. No. 44,656
Kevin R. Imes	Reg. No. 44,795

all of the firm of Baker Botts L.L.P., my attorneys/agents with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and to file and prosecute any international patent applications filed thereon before any international authorities.

Send Correspondence To:
Baker Botts L.L.P.
2001 Ross Avenue
Dallas, Texas 75201-2980

Direct Telephone Calls To:
Christopher W. Kennerly
at (214) 953-6812
Atty. Docket No. 020431.0706

I declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full name of the first inventor

Pallab K. Chatterjee

Inventor's signature

Pallab K. Chatterjee

Date:

9/25/00

Residence (City, County, State)
Citizenship

Dallas, Dallas County, TX
United States of America

Post Office Address:

5805 Glen Heather
Dallas, Texas 75252

Full name of the third inventor

Dennis A. Kump

Inventor's signature

[Handwritten signature]

Date:

OCT 5, 2000

Residence (City, County, State)

Dallas, Collin County, Texas

Citizenship

United States of America

Post Office Address:

4150 Briargrove Lane
Dallas, Texas 75287

1. The first part of the paper is devoted to the study of the properties of the function $f(x)$ defined by the equation $f(x) = \int_0^x f(t) dt$. It is shown that $f(x)$ is a continuous function and that $f(0) = 0$.